

IN RE:

Case No. \_\_\_\_\_

Phillips, Richard Charles & Phillips, Erika Lyn

Chapter 7 \_\_\_\_\_

Debtor(s)

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

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Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X**

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Phillips, Richard Charles & Phillips, Erika Lyn

Printed Name(s) of Debtor(s)

**X /s/ Richard Charles Phillips**

Signature of Debtor

**11/20/2017**

Date

Case No. (if known) \_\_\_\_\_

**X /s/ Erika Lyn Phillips**

Signature of Joint Debtor (if any)

**11/20/2017**

Date

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

IN RE:

Phillips, Richard Charles & Phillips, Erika Lyn

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors 38

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: November 20, 2017

/s/ Richard Charles Phillips

Debtor

/s/ Erika Lyn Phillips

Joint Debtor

Phillips, Richard Charles  
12946 Bradford Ln  
Plainfield, IL 60585-2106

Capital One Menards  
Attn: Bankruptcy  
PO Box 5253  
Carol Stream, IL 60197-5253

Fifth Third Bank  
Attn: Bankruptcy Department  
1830 E Paris Ave SE  
Grand Rapids, MI 49546-6253

Phillips, Erika Lyn  
12946 Bradford Ln  
Plainfield, IL 60585-2106

Card Services  
PO Box 60517  
City of Industry, CA 91716-0517

Fnb of Omaha  
Attn: Bankruptcy  
PO Box 3412  
Omaha, NE 68103-0412

M. Hedayat & Associates, P.C.  
1211 W Lakeview Ct  
Romeoville, IL 60446-6501

Chase Card  
Attn: Correspondence Dept  
PO Box 15298  
Wilmington, DE 19850-5298

GM Financial Leasing  
Attn: Bankruptcy  
75 Remittance Dr  
Chicago, IL 60675-1001

Allied Collection Services  
Allied Business  
PO Box 1799  
Holland, MI 49422-1799

Citibank/the Home Depot  
Citicorp Cr Svcs/Centralized Bankruptcy  
PO Box 790040  
Saint Louis, MO 63179-0040

Grand Timber Lodge Owners Asso  
Attn: Bankruptcy  
PO Box 150  
Scottsdale, AZ 85252-0106

Ally Financial  
Attn: Bankruptcy  
PO Box 380901  
Bloomington, MN 55438-0901

Citicards Cbna  
Citicorp Credit Svc/Centralized Bankrupt  
PO Box 790040  
Saint Louis, MO 63179-0040

Holland Hospital  
Attn: Bankruptcy  
PO Box 1799  
Holland, MI 49422-1799

Amex  
Correspondence  
PO Box 981540  
El Paso, TX 79998-1540

Department of the Treasury  
Internal Revenue Service  
PO Box 802501  
Cincinnati, OH 45280-2501

Huntington Natl Bk  
Attn: Bankruptcy  
PO Box 340996  
Columbus, OH 43234-0996

Bank of America  
NC4-105-03-14  
PO Box 26012  
Greensboro, NC 27420-6012

Discover Financial  
PO Box 3025  
New Albany, OH 43054-3025

Kohls/Capital One  
Kohls Credit  
PO Box 3043  
Milwaukee, WI 53201-3043

Barclays Bank Delaware  
100 S West St  
Wilmington, DE 19801-5015

Edward Hospital  
Attn: Bankruptcy  
PO Box 4207  
Carol Stream, IL 60197-4207

Lending Club Corp  
Attn: Bankruptcy  
71 Stevenson St Ste 300  
San Francisco, CA 94105-2985

Blackwell Recovery  
4150 N Drinkwater Blvd  
Scottsdale, AZ 85251-3611

Edward Hospital  
PO Box 4207  
Carol Stream, IL 60197-4207

Maple Lane Properties, LLC  
c/o Michael D. Weis  
PO Box 1166  
Northbrook, IL 60065-1166

Capital One  
Attn: Bankruptcy  
PO Box 30253  
Salt Lake City, UT 84130-0253

EOS CCA  
Attn: Bankruptcy  
PO Box 981041  
Boston, MA 02298-1041

Maui Memorial Medial Center  
221 Mahalani St  
Wailuku, HI 96793-2526

Michael D. Weis  
PO Box 1166  
Northbrook, IL 60065-1166

Women's Center for Health  
1220 Hobson Rd Ste 116  
Naperville, IL 60540-8137

Navient  
Attn: Claims Dept  
PO Box 9500  
Wilkes Barre, PA 18773-9500

Navient  
Attn: Bankruptcy  
PO Box 9500  
Wilkes Barre, PA 18773-9500

Quicken Loans  
Attn: Bankruptcy  
1050 Woodward Ave  
Detroit, MI 48226-1906

Synchrony Bank/Sams  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

T-Mobile Bankruptcy Team  
PO Box 53410  
Bellevue, WA 98015-3410

US Bank  
Attn: Bankruptcy  
400 City Ctr  
Oshkosh, WI 54901-4969

US Bank/Rms Cc  
Card Member Services  
PO Box 108  
Saint Louis, MO 63166-0108

Visa Dept Store National Bank/Macy's  
Attn: Bankruptcy  
PO Box 8053  
Mason, OH 45040-8053

Vital Recovery Services, LLC  
Attn: Bankruptcy  
PO Box 923747  
Peachtree Corners, GA 30010-3747

Fill in this information to identify your case:

Debtor 1	<b>Richard Charles Phillips</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Erika Lyn Phillips</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		
Case number (if known)			

Check if this is an amended filing

## Official Form 108

## Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

creditors have claims secured by your property, or

you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <b>Ally Financial</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: <b>2016 Jeep Wrangler</b>		
Creditor's name: <b>Grand Timber Lodge Owners Asso</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Description of property securing debt: <b>75 Snowflake Dr, Breckenridge, CO 80424</b>		
Creditor's name: <b>Huntington Natl Bk</b>	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 Phillips, Richard Charles & Phillips, Erika Lyn \_\_\_\_\_ Case number (*if known*) \_\_\_\_\_  
Debtor 2 \_\_\_\_\_

securing debt: \_\_\_\_\_

Creditor's **Maple Lane Properties, LLC**

name:

Description of

property

securing debt: \_\_\_\_\_

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]: \_\_\_\_\_

Creditor's **Quicken Loans**

name:

Description of **12946 Bradford Ln, Plainfield, IL 60585-2106**

property

securing debt: \_\_\_\_\_

Surrender the property.

No

Retain the property and redeem it.

Yes

Retain the property and enter into a *Reaffirmation Agreement*.

Retain the property and [explain]: \_\_\_\_\_

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases**

**Will the lease be assumed?**

Lessor's name:

No

Description of leased  
Property:

Yes

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal

Debtor 1

Debtor 2 Phillips, Richard Charles & Phillips, Erika Lyn

Case number (*if known*) \_\_\_\_\_

property that is subject to an unexpired lease.

/s/ Richard Charles Phillips

Richard Charles Phillips

Signature of Debtor 1

/s/ Erika Lyn Phillips

Erika Lyn Phillips

Signature of Debtor 2

Date

November 20, 2017

Date

November 20, 2017

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

Official Form 101

**Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

**About Debtor 1:**

**1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

**Richard**

First name

**Charles**

Middle name

Bring your picture identification to your meeting with the trustee.

**Phillips**

Last name and Suffix (Sr., Jr., II, III)

**About Debtor 2 (Spouse Only in a Joint Case):**

**2. All other names you have used in the last 8 years**

Include your married or maiden names.

**Erika**

First name

**Lyn**

Middle name

**Phillips**

Last name and Suffix (Sr., Jr., II, III)

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**

**xxx-xx-6977**

**xxx-xx-0662**

Debtor 1  
Debtor 2

Phillips, Richard Charles & Phillips, Erika Lyn

Case number (if known)

About Debtor 1:

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

- I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

EINs

About Debtor 2 (Spouse Only in a Joint Case):

- I have not used any business name or EINs.

Business name(s)

EINs

5. Where you live

**12946 Bradford Ln  
Plainfield, IL 60585-2106**

Number, Street, City, State & ZIP Code

**Will**

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

**Part 2: Tell the Court About Your Bankruptcy Case**

7. The chapter of the Bankruptcy Code you are choosing to file under *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

8. How you will pay the fee  I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  
 I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  
 I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?  No.  
 Yes.

District _____	When _____	Case number _____
District _____	When _____	Case number _____
District _____	When _____	Case number _____

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?  No  
 Yes.

Debtor	Owner/President
Phillips Metals, Inc.	
Northern District of Illinois	
When 9/14/17	Case number, if known 17-27469
Debtor _____	Relationship to you _____
District _____	Case number, if known _____

11. Do you rent your residence?  No. Go to line 12.  
 Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?  
 No. Go to line 12.  
 Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines.* If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

No.

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1  
Debtor 2

Phillips, Richard Charles &amp; Phillips, Erika Lyn

Case number (if known)

## Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

## 15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

## About Debtor 1:

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

 **Incapacity.**

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 **Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 **Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

## About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

 **Incapacity.**

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 **Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 **Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1  
Debtor 2

**Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

<p><b>16. What kind of debts do you have?</b></p> <p><b>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</b></p> <p><input type="checkbox"/> No. Go to line 16b.</p> <p><input checked="" type="checkbox"/> Yes. Go to line 17.</p> <p><b>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.</b></p> <p><input type="checkbox"/> No. Go to line 16c.</p> <p><input type="checkbox"/> Yes. Go to line 17.</p> <p><b>16c. State the type of debts you owe that are not consumer debts or business debts</b></p> <hr/>													
<p><b>17. Are you filing under Chapter 7?</b></p> <p><b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b></p> <p><input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.</p> <p><input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>													
<p><b>18. How many Creditors do you estimate that you owe?</b></p> <table border="0"> <tr> <td><input checked="" type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 25,001-50,000</td> </tr> <tr> <td><input type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 5001-10,000</td> <td><input type="checkbox"/> 50,001-100,000</td> </tr> <tr> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> More than 100,000</td> </tr> <tr> <td><input type="checkbox"/> 200-999</td> <td></td> <td></td> </tr> </table>		<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50-99	<input type="checkbox"/> 5001-10,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> 100-199	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> More than 100,000	<input type="checkbox"/> 200-999		
<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 25,001-50,000											
<input type="checkbox"/> 50-99	<input type="checkbox"/> 5001-10,000	<input type="checkbox"/> 50,001-100,000											
<input type="checkbox"/> 100-199	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> More than 100,000											
<input type="checkbox"/> 200-999													
<p><b>19. How much do you estimate your assets to be worth?</b></p> <table border="0"> <tr> <td><input type="checkbox"/> \$0 - \$50,000</td> <td><input type="checkbox"/> \$1,000,001 - \$10 million</td> <td><input type="checkbox"/> \$500,000,001 - \$1 billion</td> </tr> <tr> <td><input type="checkbox"/> \$50,001 - \$100,000</td> <td><input type="checkbox"/> \$10,000,001 - \$50 million</td> <td><input type="checkbox"/> \$1,000,000,001 - \$10 billion</td> </tr> <tr> <td><input checked="" type="checkbox"/> \$100,001 - \$500,000</td> <td><input type="checkbox"/> \$50,000,001 - \$100 million</td> <td><input type="checkbox"/> \$10,000,000,001 - \$50 billion</td> </tr> <tr> <td><input type="checkbox"/> \$500,001 - \$1 million</td> <td><input type="checkbox"/> \$100,000,001 - \$500 million</td> <td><input type="checkbox"/> More than \$50 billion</td> </tr> </table>		<input type="checkbox"/> \$0 - \$50,000	<input type="checkbox"/> \$1,000,001 - \$10 million	<input type="checkbox"/> \$500,000,001 - \$1 billion	<input type="checkbox"/> \$50,001 - \$100,000	<input type="checkbox"/> \$10,000,001 - \$50 million	<input type="checkbox"/> \$1,000,000,001 - \$10 billion	<input checked="" type="checkbox"/> \$100,001 - \$500,000	<input type="checkbox"/> \$50,000,001 - \$100 million	<input type="checkbox"/> \$10,000,000,001 - \$50 billion	<input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> More than \$50 billion
<input type="checkbox"/> \$0 - \$50,000	<input type="checkbox"/> \$1,000,001 - \$10 million	<input type="checkbox"/> \$500,000,001 - \$1 billion											
<input type="checkbox"/> \$50,001 - \$100,000	<input type="checkbox"/> \$10,000,001 - \$50 million	<input type="checkbox"/> \$1,000,000,001 - \$10 billion											
<input checked="" type="checkbox"/> \$100,001 - \$500,000	<input type="checkbox"/> \$50,000,001 - \$100 million	<input type="checkbox"/> \$10,000,000,001 - \$50 billion											
<input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> More than \$50 billion											
<p><b>20. How much do you estimate your liabilities to be?</b></p> <table border="0"> <tr> <td><input type="checkbox"/> \$0 - \$50,000</td> <td><input type="checkbox"/> \$1,000,001 - \$10 million</td> <td><input type="checkbox"/> \$500,000,001 - \$1 billion</td> </tr> <tr> <td><input type="checkbox"/> \$50,001 - \$100,000</td> <td><input type="checkbox"/> \$10,000,001 - \$50 million</td> <td><input type="checkbox"/> \$1,000,000,001 - \$10 billion</td> </tr> <tr> <td><input type="checkbox"/> \$100,001 - \$500,000</td> <td><input type="checkbox"/> \$50,000,001 - \$100 million</td> <td><input type="checkbox"/> \$10,000,000,001 - \$50 billion</td> </tr> <tr> <td><input checked="" type="checkbox"/> \$500,001 - \$1 million</td> <td><input type="checkbox"/> \$100,000,001 - \$500 million</td> <td><input type="checkbox"/> More than \$50 billion</td> </tr> </table>		<input type="checkbox"/> \$0 - \$50,000	<input type="checkbox"/> \$1,000,001 - \$10 million	<input type="checkbox"/> \$500,000,001 - \$1 billion	<input type="checkbox"/> \$50,001 - \$100,000	<input type="checkbox"/> \$10,000,001 - \$50 million	<input type="checkbox"/> \$1,000,000,001 - \$10 billion	<input type="checkbox"/> \$100,001 - \$500,000	<input type="checkbox"/> \$50,000,001 - \$100 million	<input type="checkbox"/> \$10,000,000,001 - \$50 billion	<input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> More than \$50 billion
<input type="checkbox"/> \$0 - \$50,000	<input type="checkbox"/> \$1,000,001 - \$10 million	<input type="checkbox"/> \$500,000,001 - \$1 billion											
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<input type="checkbox"/> \$100,001 - \$500,000	<input type="checkbox"/> \$50,000,001 - \$100 million	<input type="checkbox"/> \$10,000,000,001 - \$50 billion											
<input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> More than \$50 billion											

**Part 7: Sign Below**

**For you** I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**/s/ Richard Charles Phillips**

**Richard Charles Phillips**

Signature of Debtor 1

**/s/ Erika Lyn Phillips**

**Erika Lyn Phillips**

Signature of Debtor 2

Executed on November 20, 2017  
MM / DD / YYYY

Executed on November 20, 2017  
MM / DD / YYYY

Debtor 1  
Debtor 2

**Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

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**For your attorney, if you are represented by one**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ Mazyar M. Hedayat**

Signature of Attorney for Debtor

Date

**November 20, 2017**

MM / DD / YYYY

**Mazyar M. Hedayat**

Printed name

**M. Hedayat & Associates, P.C.**

Firm name

**1211 W Lakeview Ct  
Romeoville, IL 60446-6501**

Number, Street, City, State & ZIP Code

Contact phone **(630) 378-2200**

Email address

**mhedayat@mha-law.com**

**6226806**

Bar number & State

Fill in this information to identify your case and this filing:

Debtor 1	<b>Richard Charles Phillips</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Erika Lyn Phillips</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION</u>			
Case number _____			

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.  
 Yes. Where is the property?

1.1

#### 12946 Bradford Ln

Street address, if available, or other description

Plainfield      IL      60585-2106  
City                State               ZIP Code

#### Will

County

##### What is the property? Check all that apply

- Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$352,500.00      Current value of the portion you own? \$352,500.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

**Joint Tenancy**

Check if this is community property  
(see instructions)

##### Who has an interest in the property? Check one

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Debtor 1 **Phillips, Richard Charles & Phillips, Erika Lyn**  
Debtor 2 \_\_\_\_\_

Case number (if known) \_\_\_\_\_

**If you own or have more than one, list here:**

1.2

**75 Snowflake Dr**

Street address, if available, or other description \_\_\_\_\_

**Breckenridge CO 80424**

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

County \_\_\_\_\_

**What is the property? Check all that apply**

- Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property?****\$2,000.00****Current value of the portion you own?****\$2,000.00**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.  
\_\_\_\_\_ **Check if this is community property**  
(see instructions)Other information you wish to add about this item, such as local property identification number:  
**Breckenridge Timeshare  
Grand Timber Lodge**

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$354,500.00****Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

 No Yes3.1 Make: **Buick**Model: **LaCrosse**Year: **2011**Approximate mileage: **117000**Other information:  
\_\_\_\_\_**Who has an interest in the property? Check one**

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property?****\$2,328.00****Current value of the portion you own?****\$2,328.00**3.2 Make: **Jeep**Model: **Wrangler**Year: **2016**Approximate mileage: **16000**Other information:  
\_\_\_\_\_**Who has an interest in the property? Check one**

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property?****\$21,860.00****Current value of the portion you own?****\$0.00**

Debtor 1  
Debtor 2

Phillips, Richard Charles &amp; Phillips, Erika Lyn

Case number (if known) \_\_\_\_\_

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No  
 Yes

4.1 Make: Johnson

Who has an interest in the property? Check one

Model: 9HP  
Year: 1982

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$400.00

\$400.00

Other information:  

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=&gt;

\$2,728.00

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware No Yes. Describe.....**Household goods and furnishings.****\$1,000.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe.....**Laptop, cell phones and others.****\$450.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....**Fitness equipment****\$250.00****10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**Firearms.****\$1,600.00****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No

Debtor 1  
Debtor 2**Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

 Yes. Describe.....**Clothes****\$250.00****12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....**Wedding rings.****\$1,500.00****13. Non-farm animals**

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

**\$5,050.00****Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes.....**Cash on hand.****\$200.00****17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

**17.1. Checking Account JP Morgan****\$300.00****17.2. Savings Account JP Morgan****\$50.00****18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

 No Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

**PMI Global Inc.**

% of ownership:

%

**\$1,000.00**

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

- No  
 Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- No  
 Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- No  
 Yes. ....

Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

- No  
 Yes.....  
Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- No  
 Yes.....  
Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- No  
 Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- No  
 Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- No  
 Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

- No  
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- No  
 Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No  
 Yes. Give specific information..

Debtor 1  
Debtor 2**Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:**32. Any interest in property that is due you from someone who has died***If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.* No Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....**35. Any financial assets you did not already list** No Yes. Give specific information..36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for  
Part 4. Write that number here.....

\$1,550.00

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.**Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.****38. Accounts receivable or commissions you already earned** No Yes. Describe.....**39. Office equipment, furnishings, and supplies***Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No Yes. Describe.....**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade** No Yes. Describe.....**41. Inventory** No Yes. Describe.....**42. Interests in partnerships or joint ventures** No

Debtor 1  
Debtor 2

**Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known) \_\_\_\_\_

Yes. Give specific information about them.....

Name of entity:

% of ownership:

**Primary Metals International LLC**

**100.00** %

**\$500.00**

**43. Customer lists, mailing lists, or other compilations**

No.

Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe.....

**44. Any business-related property you did not already list**

No

Yes. Give specific information.....

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....**

**\$500.00**

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.

Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No

Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....	<b>\$354,500.00</b>
56. Part 2: Total vehicles, line 5	<b>\$2,728.00</b>
57. Part 3: Total personal and household items, line 15	<b>\$5,050.00</b>
58. Part 4: Total financial assets, line 36	<b>\$1,550.00</b>
59. Part 5: Total business-related property, line 45	<b>\$500.00</b>
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>
62. Total personal property. Add lines 56 through 61...	<b>\$9,828.00</b>
	Copy personal property total
	<b>\$9,828.00</b>

**63. Total of all property on Schedule A/B. Add line 55 + line 62**

**\$364,328.00**

Fill in this information to identify your case:

Debtor 1	<b>Richard Charles Phillips</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION	
Case number (if known)			

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	

#### Debtor 1 Exemptions

<b>12946 Bradford Ln Plainfield IL, 60585-2106 County : Will</b> Line from <i>Schedule A/B</i> 1.1	<b>\$352,500.00</b>	<input checked="" type="checkbox"/> <b>\$30,000.00</b>	<b>735 ILCS 5/12-901</b>
<b>Buick LaCrosse 2011 117000</b> Line from <i>Schedule A/B</i> 3.1	<b>\$2,328.00</b>	<input checked="" type="checkbox"/> <b>\$2,328.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(c)</b>
<b>Jeep Wrangler 2016 16000</b> Line from <i>Schedule A/B</i> 3.2	<b>\$0.00</b>	<input checked="" type="checkbox"/> <b>\$2,472.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(c)</b>
<b>Johnson 9HP 1982</b> Line from <i>Schedule A/B</i> 4.1	<b>\$400.00</b>	<input checked="" type="checkbox"/> <b>\$400.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>735 ILCS 5/12-1001(b)</b>

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
<b>Household goods and furnishings.</b> Line from Schedule A/B: 6.1	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>Laptop, cell phones and others.</b> Line from Schedule A/B: 7.1	<u>\$450.00</u>	<input checked="" type="checkbox"/> <u>\$450.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>Fitness equipment</b> Line from Schedule A/B: 9.1	<u>\$250.00</u>	<input checked="" type="checkbox"/> <u>\$250.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>Firearms.</b> Line from Schedule A/B: 10.1	<u>\$1,600.00</u>	<input checked="" type="checkbox"/> <u>\$1,600.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>Clothes</b> Line from Schedule A/B: 11.1	<u>\$250.00</u>	<input checked="" type="checkbox"/> <u>\$250.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>Wedding rings.</b> Line from Schedule A/B: 12.1	<u>\$1,500.00</u>	<input checked="" type="checkbox"/> <u>\$1,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>Cash on hand.</b> Line from Schedule A/B: 16.1	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>JP Morgan</b> Line from Schedule A/B: 17.1	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>JP Morgan</b> Line from Schedule A/B: 17.2	<u>\$50.00</u>	<input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>PMI Global Inc.</b> Line from Schedule A/B: 19.1	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
<b>Primary Metals International LLC</b> Line from Schedule A/B: 42.1	<u>\$500.00</u>	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Schedule A/B	<i>Check only one box for each exemption.</i>		

**3. Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Erika Lyn Phillips</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		
Case number (if known)			

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

**For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.**

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	

#### Debtor 2 Exemptions

Brief description:

Line from *Schedule A/B*:

- \_\_\_\_\_  
 100% of fair market value, up to  
any applicable statutory limit

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

Fill in this information to identify your case:

Debtor 1	<b>Richard Charles Phillips</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Erika Lyn Phillips</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION	
Case number (if known) _____			

Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

## 1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

## Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Ally Financial	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Creditor's Name  Attn: Bankruptcy PO Box 380901 Bloomington, MN 55438-0901  Number, Street, City, State & Zip Code	2016 Jeep Wrangler	\$36,448.00	\$21,860.00	\$14,588.00

## Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Date debt was incurred 2016-09Last 4 digits of account number 8482

2.2	Grand Timber Lodge Owners Asso	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Creditor's Name  Attn: Bankruptcy PO Box 150 Scottsdale, AZ 85252-0106  Number, Street, City, State & Zip Code	75 Snowflake Dr, Breckenridge, CO 80424 Breckenridge Timeshare Grand Timber Lodge	\$519.00	\$2,000.00	\$0.00

## Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Debtor 1	<b>Richard Charles Phillips</b>	First Name	Middle Name	Last Name	Case number (if known)	_____
Debtor 2	<b>Erika Lyn Phillips</b>	First Name	Middle Name	Last Name		
Date debt was incurred		<u>2017-07</u>		Last 4 digits of account number	<u>8422</u>	

2.3	<b>Quicken Loans</b> Creditor's Name	Describe the property that secures the claim: <b>12946 Bradford Ln, Plainfield, IL 60585-2106</b>	\$252,157.00	\$352,500.00	\$0.00
As of the date you file, the claim is: Check all that apply.					
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed					
Nature of lien. Check all that apply.					
<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Mortgage</b>					

Date debt was incurred	<u>2012-12</u>	Last 4 digits of account number	<u>2178</u>	
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Add the dollar value of your entries in Column A on this page. Write that number here: **\$289,124.00**  
 If this is the last page of your form, add the dollar value totals from all pages.  
 Write that number here: **\$289,124.00**

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Blackwell Recovery 4150 N Drinkwater Blvd Scottsdale, AZ 85251-3611</b>	On which line in Part 1 did you enter the creditor? <u>2.2</u>
Last 4 digits of account number <u>8422</u>		

Fill in this information to identify your case:

Debtor 1	<b>Richard Charles Phillips</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Erika Lyn Phillips</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		
Case number (if known)			

Check if this is an amended filing

## Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.
- Yes.

#### Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	<b>Amex</b> Nonpriority Creditor's Name <b>Correspondence</b> <b>PO Box 981540</b> <b>El Paso, TX 79998-1540</b>	Last 4 digits of account number <b>1433</b>	<b>\$8,559.00</b>
	Number Street City State Zip Code	When was the debt incurred? <b>2011-12-16</b>	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Open account</b>	

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

4.2

**Bank of America**

Nonpriority Creditor's Name

**NC4-105-03-14****PO Box 26012****Greensboro, NC 27420-6012**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**
- Is the claim subject to offset?
- No       Student loans  
 Yes       Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Revolving account**

Last 4 digits of account number

**0173****\$847.00**

When was the debt incurred?

**2004-04**

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Revolving account**

4.3

**Barclays Bank Delaware**

Nonpriority Creditor's Name

**100 S West St  
Wilmington, DE 19801-5015**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**
- Is the claim subject to offset?
- No       Student loans  
 Yes       Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Revolving account**

Last 4 digits of account number

**4294****\$6,391.00**

When was the debt incurred?

**2004-07**

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Revolving account**

4.4

**Capital One**

Nonpriority Creditor's Name

**Attn: Bankruptcy****PO Box 30253****Salt Lake City, UT 84130-0253**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**
- Is the claim subject to offset?
- No       Student loans  
 Yes       Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Revolving account**

Last 4 digits of account number

**3040****\$2,146.00**

When was the debt incurred?

**2003-07**

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Revolving account**

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

4.5

**Capital One**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
PO Box 30253  
Salt Lake City, UT 84130-0253**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

- No       Contingent  
 Yes       Unliquidated

Last 4 digits of account number

2123\$1,127.00

When was the debt incurred?

2005-05

As of the date you file, the claim is: Check all that apply

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Revolving account**

4.6

**Capital One**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
PO Box 30253  
Salt Lake City, UT 84130-0253**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

- No       Contingent  
 Yes       Unliquidated

Last 4 digits of account number

2104\$813.00

When was the debt incurred?

2004-05

As of the date you file, the claim is: Check all that apply

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Revolving account**

4.7

**Capital One**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
PO Box 30253  
Salt Lake City, UT 84130-0253**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

- No       Contingent  
 Yes       Unliquidated

Last 4 digits of account number

7779\$8,720.00

When was the debt incurred?

2015-02

As of the date you file, the claim is: Check all that apply

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Revolving account**

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

4.8

**Capital One**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
PO Box 30253  
Salt Lake City, UT 84130-0253**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

- No       Contingent  
 Yes       Unliquidated

Last 4 digits of account number

3389\$545.00

When was the debt incurred?

2005-02

As of the date you file, the claim is: Check all that apply

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Revolving account

4.9

**Capital One Menards**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
PO Box 5253  
Carol Stream, IL 60197-5253**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

- No       Contingent  
 Yes       Unliquidated

Last 4 digits of account number

4547\$3,985.86

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Revolving account

4.10

**Card Services**

Nonpriority Creditor's Name

**PO Box 60517  
City of Industry, CA 91716-0517**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

- No       Contingent  
 Yes       Unliquidated

Last 4 digits of account number

4294\$6,212.55

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

<b>4.11</b> <b>Chase Card</b> Nonpriority Creditor's Name <b>Attn: Correspondence Dept</b> <b>PO Box 15298</b> <b>Wilmington, DE 19850-5298</b> Number Street City State Zip Code	Last 4 digits of account number <b>9386</b> When was the debt incurred? <b>2008-07</b>  As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Other. Specify <b>Revolving account</b>  Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	<b>\$1,909.00</b>	
<hr/> <b>4.12</b> <b>Chase Card</b> Nonpriority Creditor's Name <b>Attn: Correspondence Dept</b> <b>PO Box 15298</b> <b>Wilmington, DE 19850-5298</b> Number Street City State Zip Code		Last 4 digits of account number <b>4298</b> When was the debt incurred? <b>2005-03</b>  As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Other. Specify <b>Revolving account</b>  Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	<b>\$529.00</b>
<hr/> <b>4.13</b> <b>Citibank/the Home Depot</b> Nonpriority Creditor's Name <b>Citicorp Cr Svcs/Centralized</b> <b>Bankruptcy</b> <b>PO Box 790040</b> <b>Saint Louis, MO 63179-0040</b> Number Street City State Zip Code		Last 4 digits of account number <b>6170</b> When was the debt incurred? <b>2007-07</b>  As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Other. Specify <b>Revolving account</b>  Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	<b>\$1,079.00</b>

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

<b>4.14</b> <b>Citicards Cbna</b> Nonpriority Creditor's Name <b>Citicorp Credit Svc/Centralized</b> <b>Bankrupt</b> <b>PO Box 790040</b> <b>Saint Louis, MO 63179-0040</b> Number Street City State Zip Code	Last 4 digits of account number <b>8688</b> When was the debt incurred? <b>2014-04</b>  As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>\$10,185.00</b>
<p><b>Type of NONPRIORITY unsecured claim:</b></p> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Revolving account</b>		

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<b>4.15</b> <b>Citicards Cbna</b> Nonpriority Creditor's Name <b>Citicorp Credit Svc/Centralized</b> <b>Bankrupt</b> <b>PO Box 790040</b> <b>Saint Louis, MO 63179-0040</b> Number Street City State Zip Code	Last 4 digits of account number <b>2377</b> When was the debt incurred? <b>2015-09</b>  As of the date you file, the claim is: Check all that apply <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>\$5,373.00</b>
<p><b>Type of NONPRIORITY unsecured claim:</b></p> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Revolving account</b>		

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<b>4.16</b> <b>Department of the Treasury</b> Nonpriority Creditor's Name <b>Internal Revenue Service</b> <b>PO Box 802501</b> <b>Cincinnati, OH 45280-2501</b> Number Street City State Zip Code	Last 4 digits of account number <b>0662</b> When was the debt incurred?	<b>\$983.00</b>
 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
<p><b>Type of NONPRIORITY unsecured claim:</b></p> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>IRS</b>		

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

<div style="border: 1px solid black; padding: 2px;">4.17</div> <b>Discover Financial</b> Nonpriority Creditor's Name	Last 4 digits of account number <u>6243</u> <span style="float: right;"><b>\$9,401.00</b></span> When was the debt incurred? <u>2009-04</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Revolving account</u>  <input type="checkbox"/> Yes
<hr/> <div style="border: 1px solid black; padding: 2px;">4.18</div> <b>Edward Hospital</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>PO Box 4207</b> <b>Carol Stream, IL 60197-4207</b> Number Street City State Zip Code	
Last 4 digits of account number <u>3431</u> <span style="float: right;"><b>\$3,597.00</b></span> When was the debt incurred?  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Medical debt</u>  <input type="checkbox"/> Yes	
<hr/> <div style="border: 1px solid black; padding: 2px;">4.19</div> <b>Edward Hospital</b> Nonpriority Creditor's Name <b>PO Box 4207</b> <b>Carol Stream, IL 60197-4207</b> Number Street City State Zip Code	
Last 4 digits of account number <u>4492</u> <span style="float: right;"><b>\$899.97</b></span> When was the debt incurred?  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Medical Debt</u>  <input type="checkbox"/> Yes	

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

4.20

**Edward Hospital**

Nonpriority Creditor's Name

Last 4 digits of account number

1982\$500.00

When was the debt incurred?

**PO Box 4207****Carol Stream, IL 60197-4207**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Medical Debt

Is the claim subject to offset?

- No  
 Yes

4.21

**Edward Hospital**

Nonpriority Creditor's Name

Last 4 digits of account number

9463\$397.03

When was the debt incurred?

**PO Box 4207****Carol Stream, IL 60197-4207**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Medical Debt

Is the claim subject to offset?

- No  
 Yes

4.22

**Edward Hospital**

Nonpriority Creditor's Name

Last 4 digits of account number

1226\$500.00

When was the debt incurred?

**PO Box 4207****Carol Stream, IL 60197-4207**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Medical Debt

Is the claim subject to offset?

- No  
 Yes

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

4.23

**Fifth Third Bank**

Nonpriority Creditor's Name

**Attn: Bankruptch Department  
1830 E Paris Ave SE  
Grand Rapids, MI 49546-6253**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

- No       Contingent  
 Yes       Unliquidated

Last 4 digits of account number

**5661****\$11,108.00**

When was the debt incurred?

**2016-08**

As of the date you file, the claim is: Check all that apply

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Revolving account**

4.24

**Fnb of Omaha**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
PO Box 3412  
Omaha, NE 68103-0412**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

- No       Contingent  
 Yes       Unliquidated

Last 4 digits of account number

**8788****\$5,701.00**

When was the debt incurred?

**2013-09**

As of the date you file, the claim is: Check all that apply

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Installment account**

4.25

**FNB of Omaha**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
PO Box 3412  
Omaha, NE 68103-0412**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

- No       Contingent  
 Yes       Unliquidated

Last 4 digits of account number

**4598****\$5,631.51**

When was the debt incurred?

**09-2017**

As of the date you file, the claim is: Check all that apply

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Credit Card**

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

4.26

**GM Financial Leasing**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
75 Remittance Dr  
Chicago, IL 60675-1001**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 Check if this claim is for a community debt  
**Is the claim subject to offset?**  
 No       Other. Specify **Vehicle lease**  
 Yes

Last 4 digits of account number

**6783****\$6,479.22**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Vehicle lease**

4.27

**Holland Hospital**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
PO Box 1799  
Holland, MI 49422-1799**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 Check if this claim is for a community debt  
**Is the claim subject to offset?**  
 No       Other. Specify **Medical debt**  
 Yes

Last 4 digits of account number

**2386****\$120.00**

When was the debt incurred?

**2017-03**

As of the date you file, the claim is: Check all that apply

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Medical debt**

4.28

**Huntington Natl Bk**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
PO Box 340996  
Columbus, OH 43234-0996**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 Check if this claim is for a community debt  
**Is the claim subject to offset?**  
 No       Other. Specify **Boat loan**  
 Yes

Last 4 digits of account number

**1106****\$157,849.00**

When was the debt incurred?

**2013-03**

As of the date you file, the claim is: Check all that apply

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Boat loan**

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

4.29

**Kohls/Capital One**

Nonpriority Creditor's Name

**Kohls Credit****PO Box 3043****Milwaukee, WI 53201-3043**

Number Street City State Zip Code

Who incurred the debt? Check one.

 Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt

Is the claim subject to offset?

 No Yes

Last 4 digits of account number

5292\$3,207.00

When was the debt incurred?

2011-04

As of the date you file, the claim is: Check all that apply

 Contingent Unliquidated Disputed

## Type of NONPRIORITY unsecured claim:

 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Revolving account

4.30

**Lending Club Corp**

Nonpriority Creditor's Name

**Attn: Bankruptcy****71 Stevenson St Ste 300****San Francisco, CA 94105-2985**

Number Street City State Zip Code

Who incurred the debt? Check one.

 Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt

Is the claim subject to offset?

 No Yes

Last 4 digits of account number

1258\$877.00

When was the debt incurred?

2014-04

As of the date you file, the claim is: Check all that apply

 Contingent Unliquidated Disputed

## Type of NONPRIORITY unsecured claim:

 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unsecured Personal Loan

4.31

**Maple Lane Properties, LLC**

Nonpriority Creditor's Name

**c/o Michael D. Weis****PO Box 1166****Northbrook, IL 60065-1166**

Number Street City State Zip Code

Who incurred the debt? Check one.

 Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt

Is the claim subject to offset?

 No Yes

Last 4 digits of account number

2670\$111,689.22

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

 Contingent Unliquidated Disputed

## Type of NONPRIORITY unsecured claim:

 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Litigation

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

4.32	<b>Maui Memorial Medial Center</b> Nonpriority Creditor's Name	Last 4 digits of account number <u>8271</u>	\$125.00
	<b>221 Mahalani St Wailuku, HI 96793-2526</b> Number Street City State Zip Code	When was the debt incurred? <u>12-2015</u>	
	<b>As of the date you file, the claim is:</b> Check all that apply		
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Medical bill</u> <input type="checkbox"/> Yes		

4.33	<b>Navient</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy PO Box 9500 Wilkes Barre, PA 18773-9500</b> Number Street City State Zip Code	Last 4 digits of account number <u>0103</u>	\$53,571.00
		When was the debt incurred? <u>1997-01</u>	
	<b>As of the date you file, the claim is:</b> Check all that apply		
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Student loan</u> <input type="checkbox"/> Yes		

4.34	<b>Navient</b> Nonpriority Creditor's Name <b>Attn: Claims Dept PO Box 9500 Wilkes Barre, PA 18773-9500</b> Number Street City State Zip Code	Last 4 digits of account number <u>8369</u>	\$7,351.00
		When was the debt incurred? <u>2015-08</u>	
	<b>As of the date you file, the claim is:</b> Check all that apply		
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Student loan</u> <input type="checkbox"/> Yes		

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

4.35

**Navient**

Nonpriority Creditor's Name

**Attn: Claims Dept****PO Box 9500****Wilkes Barre, PA 18773-9500**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

- No  
 Yes

Last 4 digits of account number

8622\$3,233.00

When was the debt incurred?

2016-12

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

**Student Loan**

4.36

**Synchrony Bank/Sams**

Nonpriority Creditor's Name

**Attn: Bankruptcy****PO Box 965060****Orlando, FL 32896-5060**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

- No  
 Yes

Last 4 digits of account number

6791\$3,925.00

When was the debt incurred?

2004-12

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Revolving account**

4.37

**T-Mobile Bankruptcy Team**

Nonpriority Creditor's Name

**PO Box 53410****Bellevue, WA 98015-3410**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

- No  
 Yes

Last 4 digits of account number

7279\$644.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

- Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Cell phone**

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

<b>4.38</b> <b>US Bank</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>400 City Ctr</b> <b>Oshkosh, WI 54901-4969</b> Number Street City State Zip Code	Last 4 digits of account number <b>6977</b> When was the debt incurred? As of the date you file, the claim is: Check all that apply <ul style="list-style-type: none"> <li><input type="checkbox"/> Debtor 1 only</li> <li><input type="checkbox"/> Debtor 2 only</li> <li><input type="checkbox"/> Debtor 1 and Debtor 2 only</li> <li><input checked="" type="checkbox"/> At least one of the debtors and another</li> <li><input type="checkbox"/> <b>Check if this claim is for a community debt</b></li> </ul> Is the claim subject to offset? <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> No</li> <li><input type="checkbox"/> Yes</li> </ul>	<b>\$247,568.84</b>
<b>Type of NONPRIORITY unsecured claim:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Student loans</li> <li><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</li> <li><input checked="" type="checkbox"/> Other. Specify <b>Line of credit</b></li> </ul>		
<hr/> <b>4.39</b> <b>US Bank/Rms Cc</b> Nonpriority Creditor's Name <b>Card Member Services</b> <b>PO Box 108</b> <b>Saint Louis, MO 63166-0108</b> Number Street City State Zip Code		
Last 4 digits of account number <b>2533</b> When was the debt incurred? <b>2009-03</b> As of the date you file, the claim is: Check all that apply <ul style="list-style-type: none"> <li><input type="checkbox"/> Debtor 1 only</li> <li><input checked="" type="checkbox"/> Debtor 2 only</li> <li><input type="checkbox"/> Debtor 1 and Debtor 2 only</li> <li><input type="checkbox"/> At least one of the debtors and another</li> <li><input type="checkbox"/> <b>Check if this claim is for a community debt</b></li> </ul> Is the claim subject to offset? <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> No</li> <li><input type="checkbox"/> Yes</li> </ul>		
<b>Type of NONPRIORITY unsecured claim:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Student loans</li> <li><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</li> <li><input checked="" type="checkbox"/> Other. Specify <b>Revolving account</b></li> </ul>		
<hr/> <b>4.40</b> <b>Visa Dept Store National Bank/Macy's</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>PO Box 8053</b> <b>Mason, OH 45040-8053</b> Number Street City State Zip Code		
Last 4 digits of account number <b>7420</b> When was the debt incurred? <b>2008-12</b> As of the date you file, the claim is: Check all that apply <ul style="list-style-type: none"> <li><input type="checkbox"/> Debtor 1 only</li> <li><input type="checkbox"/> Debtor 2 only</li> <li><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</li> <li><input type="checkbox"/> At least one of the debtors and another</li> <li><input type="checkbox"/> <b>Check if this claim is for a community debt</b></li> </ul> Is the claim subject to offset? <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> No</li> <li><input type="checkbox"/> Yes</li> </ul>		
<b>Type of NONPRIORITY unsecured claim:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Student loans</li> <li><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</li> <li><input checked="" type="checkbox"/> Other. Specify <b>Revolving account</b></li> </ul>		

Debtor 1 **Phillips, Richard Charles & Phillips, Erika Lyn**  
Debtor 2 \_\_\_\_\_

Case number (if known) \_\_\_\_\_

4.41	<b>Women's Center for Health</b> Nonpriority Creditor's Name	Last 4 digits of account number	<b>4740</b>	\$129.97
When was the debt incurred? _____				
As of the date you file, the claim is: Check all that apply				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Other. Specify <b>Medical Debt</b>				
Type of NONPRIORITY unsecured claim:				
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address      On which entry in Part 1 or Part 2 did you list the original creditor?  
**Allied Collection Services**      Line 4.27 of (Check one):       Part 1: Creditors with Priority Unsecured Claims  
**Allied Business**       Part 2: Creditors with Nonpriority Unsecured Claims  
**PO Box 1799**  
**Holland, MI 49422-1799**

Last 4 digits of account number      **2386**

Name and Address      On which entry in Part 1 or Part 2 did you list the original creditor?  
**EGS Financial Care, Inc.**      Line 4.36 of (Check one):       Part 1: Creditors with Priority Unsecured Claims  
**Attn: Bankruptcy**       Part 2: Creditors with Nonpriority Unsecured Claims  
**P.O. Box 1020 Dept. 80**

Last 4 digits of account number      **6791**

Name and Address      On which entry in Part 1 or Part 2 did you list the original creditor?  
**EOS CCA**      Line 4.32 of (Check one):       Part 1: Creditors with Priority Unsecured Claims  
**Attn: Bankruptcy**       Part 2: Creditors with Nonpriority Unsecured Claims  
**PO Box 981041**  
**Boston, MA 02298-1041**

Last 4 digits of account number      **8271**

Name and Address      On which entry in Part 1 or Part 2 did you list the original creditor?  
**Michael D. Weis**      Line 4.31 of (Check one):       Part 1: Creditors with Priority Unsecured Claims  
**PO Box 1166**       Part 2: Creditors with Nonpriority Unsecured Claims  
**Northbrook, IL 60065-1166**

Last 4 digits of account number      **2670**

Name and Address      On which entry in Part 1 or Part 2 did you list the original creditor?  
**Vital Recovery Services, LLC**      Line 4.30 of (Check one):       Part 1: Creditors with Priority Unsecured Claims  
**Attn: Bankruptcy**       Part 2: Creditors with Nonpriority Unsecured Claims  
**PO Box 923747**  
**Peachtree Corners, GA 30010-3747**

Last 4 digits of account number      **1258****Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$ <b>0.00</b>
	6b. Taxes and certain other debts you owe the government	6b. \$ <b>0.00</b>

Debtor 1

Debtor 2 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known) \_\_\_\_\_

- 6c. **Claims for death or personal injury while you were intoxicated**  
6d. **Other.** Add all other priority unsecured claims. Write that amount here.

6c. \$ **0.00**  
6d. \$ **0.00**

- 6e. **Total Priority.** Add lines 6a through 6d.

6e. \$ **0.00**

Total claims from Part 2

- 6f. **Student loans**  
6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**  
6h. **Debts to pension or profit-sharing plans, and other similar debts**  
6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.  
6j. **Total Nonpriority.** Add lines 6f through 6i.

6f. \$ **Total Claim  
64,155.00**  
6g. \$ **0.00**  
6h. \$ **0.00**  
6i. \$ **636,811.17**  
6j. \$ **700,966.17**

Fill in this information to identify your case:

Debtor 1	<b>Richard Charles Phillips</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Erika Lyn Phillips</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		
Case number (if known)			

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property(Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease			State what the contract or lease is for
	Name, Number, Street, City, State and ZIP Code			
2.1	Name			
	Number	Street		
	City	State	ZIP Code	
2.2	Name			
	Number	Street		
	City	State	ZIP Code	
2.3	Name			
	Number	Street		
	City	State	ZIP Code	
2.4	Name			
	Number	Street		
	City	State	ZIP Code	
2.5	Name			
	Number	Street		
	City	State	ZIP Code	

Fill in this information to identify your case:

Debtor 1	<b>Richard Charles Phillips</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Erika Lyn Phillips</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		
Case number (if known)			

Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor  
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt  
Check all schedules that apply:

3.1 **Phillips Metals Inc.**  
12946 Bradford Lane  
Plainfield, IL 6058  
Telephone : (815) 793-7363

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.1  
 Schedule G \_\_\_\_\_  
**Amex**

3.2 **Phillips Metals Inc.**  
12946 Bradford Lane  
Plainfield, IL 6058  
Telephone : (815) 793-7363

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.7  
 Schedule G \_\_\_\_\_  
**Capital One**

3.3 **Phillips Metals Inc.**  
12946 Bradford Lane  
Plainfield, IL 6058  
Telephone : (815) 793-7363

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.9  
 Schedule G \_\_\_\_\_  
**Capital One Menards**

Debtor 1 **Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt  
Check all schedules that apply:*

3.4 **Phillips Metals Inc.**  
**12946 Bradford Lane**  
**Plainfield, IL 6058**  
**Telephone : (815) 793-7363**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.26  
 Schedule G \_\_\_\_\_  
**GM Financial Leasing**

3.5 **Phillips Metals Inc.**  
**12946 Bradford Lane**  
**Plainfield, IL 6058**  
**Telephone : (815) 793-7363**

Schedule D, line 2.2  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G \_\_\_\_\_  
**Grand Timber Lodge Owners Asso**

3.6 **Phillips Metals Inc.**  
**12946 Bradford Lane**  
**Plainfield, IL 6058**  
**Telephone : (815) 793-7363**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.31  
 Schedule G \_\_\_\_\_  
**Maple Lane Properties, LLC**

3.7 **Phillips Metals Inc.**  
**12946 Bradford Lane**  
**Plainfield, IL 6058**  
**Telephone : (815) 793-7363**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.38  
 Schedule G \_\_\_\_\_  
**US Bank**

Fill in this information to identify your case:

Debtor 1	<u>Richard Charles Phillips</u>
Debtor 2 (Spouse, if filing)	<u>Erika Lyn Phillips</u>
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION
Case number (if known)	_____

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:  
 \_\_\_\_\_ MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

#### Employment status

	Debtor 1	Debtor 2 or non-filing spouse
<input checked="" type="checkbox"/> Employed	<input type="checkbox"/> Employed	
<input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Not employed	
Occupation	_____	_____
Employer's name	PMI Global Inc.	_____
Employer's address	PO Box 631 Plainfield, IL 60544-0631	_____
How long employed there?	1 years and 1 months	_____

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>1,981.62</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <u>1,981.62</u>	\$ <u>0.00</u>

Debtor 1  
Debtor 2

**Phillips, Richard Charles & Phillips, Erika Lyn**

Case number (if known)

Copy line 4 here .....	For Debtor 1	For Debtor 2 or non-filing spouse
4.	<u>\$ 1,981.62</u>	<u>\$ 0.00</u>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>0.00</u>	\$ <u>0.00</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>0.00</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>0.00</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>0.00</u>
5e. Insurance	5e. \$ <u>0.00</u>	\$ <u>0.00</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>0.00</u>
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>0.00</u>
5h. Other deductions. Specify: _____	5h. + \$ <u>0.00</u>	+ \$ <u>0.00</u>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <u>1,981.62</u>	\$ <u>0.00</u>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm	8a. \$ <u>0.00</u>	\$ <u>0.00</u>
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>0.00</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. \$ <u>0.00</u>	\$ <u>0.00</u>
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>1,453.00</u>
8e. Social Security	8e. \$ <u>0.00</u>	\$ <u>0.00</u>
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____	8f. \$ <u>0.00</u>	\$ <u>0.00</u>
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>0.00</u>
8h. Other monthly income. Specify: _____	8h. + \$ <u>0.00</u>	+ \$ <u>0.00</u>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>0.00</u>	\$ <u>1,453.00</u>
<b>10. Calculate monthly income.</b> Add line 7 + line 9.	10. \$ <u>1,981.62</u>	+ \$ <u>1,453.00</u> = \$ <u>3,434.62</u>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b>		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. +\$ <u>0.00</u>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income.		
Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <u>3,434.62</u>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	<b>Richard Charles Phillips</b>
Debtor 2 (Spouse, if filing)	<b>Erika Lyn Phillips</b>
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION
Case number (If known)	_____

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Father

15

- No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

_____	_____
_____	_____
_____	_____
_____	_____

3. Do your expenses include  
expenses of people other than  
yourself and your dependents?  No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses	
4. \$	2,400.00

If not included in line 4:

- 4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

- 4a. \$ 0.00  
 4b. \$ 0.00  
 4c. \$ 0.00  
 4d. \$ 0.00  
 5. \$ 0.00

Debtor 1 <b>Phillips, Richard Charles &amp; Phillips, Erika Lyn</b> Debtor 2 _____	Case number (if known) _____
<b>6. Utilities:</b> 6a. Electricity, heat, natural gas <span style="float: right;">6a. \$ <b>215.00</b></span> 6b. Water, sewer, garbage collection <span style="float: right;">6b. \$ <b>100.00</b></span> 6c. Telephone, cell phone, Internet, satellite, and cable services <span style="float: right;">6c. \$ <b>250.00</b></span> 6d. Other. Specify: _____ <span style="float: right;">6d. \$ <b>0.00</b></span>	
<b>7. Food and housekeeping supplies</b> <span style="float: right;">7. \$ <b>550.00</b></span> <b>8. Childcare and children's education costs</b> <span style="float: right;">8. \$ <b>0.00</b></span> <b>9. Clothing, laundry, and dry cleaning</b> <span style="float: right;">9. \$ <b>80.00</b></span> <b>10. Personal care products and services</b> <span style="float: right;">10. \$ <b>100.00</b></span> <b>11. Medical and dental expenses</b> <span style="float: right;">11. \$ <b>50.00</b></span> <b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments. <span style="float: right;">12. \$ <b>100.00</b></span> <b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b> <span style="float: right;">13. \$ <b>0.00</b></span> <b>14. Charitable contributions and religious donations</b> <span style="float: right;">14. \$ <b>0.00</b></span>	
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance <span style="float: right;">15a. \$ <b>20.00</b></span> 15b. Health insurance <span style="float: right;">15b. \$ <b>0.00</b></span> 15c. Vehicle insurance <span style="float: right;">15c. \$ <b>160.00</b></span> 15d. Other insurance. Specify: _____ <span style="float: right;">15d. \$ <b>0.00</b></span>	
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ <span style="float: right;">16. \$ <b>0.00</b></span>	
<b>17. Installment or lease payments:</b> 17a. Car payments for Vehicle 1 <span style="float: right;">17a. \$ <b>600.00</b></span> 17b. Car payments for Vehicle 2 <span style="float: right;">17b. \$ <b>0.00</b></span> 17c. Other. Specify: <b>Student Loan</b> <span style="float: right;">17c. \$ <b>625.00</b></span> 17d. Other. Specify: _____ <span style="float: right;">17d. \$ <b>0.00</b></span> <b>Pet expenses</b> <span style="float: right;">\$ <b>25.00</b></span> <span style="float: right;">\$ <b>0.00</b></span>	
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b> <span style="float: right;">18. \$ <b>0.00</b></span> <b>19. Other payments you make to support others who do not live with you.</b> Specify: _____ <span style="float: right;">19. \$ <b>0.00</b></span>	
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b> 20a. Mortgages on other property <span style="float: right;">20a. \$ <b>0.00</b></span> 20b. Real estate taxes <span style="float: right;">20b. \$ <b>0.00</b></span> 20c. Property, homeowner's, or renter's insurance <span style="float: right;">20c. \$ <b>0.00</b></span> 20d. Maintenance, repair, and upkeep expenses <span style="float: right;">20d. \$ <b>75.00</b></span> 20e. Homeowner's association or condominium dues <span style="float: right;">20e. \$ <b>0.00</b></span> <b>21. Other:</b> Specify: _____ <span style="float: right;">21. +\$ <b>0.00</b></span>	
<b>22. Calculate your monthly expenses</b> 22a. Add lines 4 through 21. <span style="float: right;">\$ <b>5,350.00</b></span> 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. <span style="float: right;">\$ <b>5,350.00</b></span>	
<b>23. Calculate your monthly net income.</b> 23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I. <span style="float: right;">23a. \$ <b>3,434.62</b></span> 23b. Copy your monthly expenses from line 22c above. <span style="float: right;">23b. -\$ <b>5,350.00</b></span> <b>23c.</b> Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> . <span style="float: right;">23c. \$ <b>-1,915.38</b></span>	
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px;">Explain here:</span>	

Fill in this information to identify your case:

Debtor 1	<b>Richard Charles Phillips</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Erika Lyn Phillips</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		
Case number (if known)			

Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Richard Charles Phillips

**Richard Charles Phillips**

Signature of Debtor 1

Date November 20, 2017

X /s/ Erika Lyn Phillips

**Erika Lyn Phillips**

Signature of Debtor 2

Date November 20, 2017

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

**You are an individual filing for bankruptcy,** and

**Your debts are primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

**You should have an attorney review your decision to file for bankruptcy and the choice of chapter.**

### Chapter 7: Liquidation

\$245 filing fee

\$75 administrative fee

+ \$15 trustee surcharge

\$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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\$1,167		filing fee		
+	\$550		administrative fee	
		\$1,717		total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

**Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.**

**Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.**

**You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.**

**Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.**

### Chapter 12: Repayment plan for family farmers or fishermen

\$200	filing fee
+ \$75	administrative fee
\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

\$235	filing fee
+ \$75	administrative fee
\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
[http://www.uscourts.gov/bkforms/bankruptcy\\_form\\_s.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_form_s.html#procedure).

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html)

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court**  
**Northern District of Illinois, Eastern Division**

In re **Phillips, Richard Charles & Phillips, Erika Lyn**

Debtor(s)

Case No.

Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <b>2,000.00</b>
Prior to the filing of this statement I have received .....	\$ <b>2,000.00</b>
Balance Due .....	\$ <b>0.00</b>

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

November 20, 2017

Date

/s/ Mazyar M. Hedayat

**Mazyar M. Hedayat**

*Signature of Attorney*

**M. Hedayat & Associates, P.C.**

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